

BENEFITS NEWS

An Information Publication for State of California Employees

Benefits for Managers, Supervisors, Confidential and Excluded Employees

Long Term Disability Insurance Program

Long Term Disability (LTD) Insurance is a benefit available to excluded employees that provides income replacement in the event of an illness or injury that prevents you from performing your normal job duties for six months or longer.

This voluntary employee-paid benefit is offered through the Department of Personnel Administration (DPA); the plan provider is Standard Insurance Company (The Standard).

As a State employee, some income protection is provided through sick leave, annual leave, non-industrial disability insurance (NDI), enhanced NDI, and workers' compensation. These programs may only cover short-term income gaps and most coverage is based on the length of the employee's State service. LTD picks up where these benefits leave off, providing either 55% or 65% of the employee's pre-disability income, depending on which plan option is selected.

Active employees who work half-time or greater and who are designated managerial, supervisory, confidential, or excluded, and are either permanent or probationary are eligible. Permanent Intermittent employees are not eligible.

Employees may enroll within 60 days of becoming **newly eligible** (e.g., moving into an excluded classification) or during open enrollment which is held every 18 to 24 months. Newly eligible employees should receive an enrollment form from their personnel office. During open enrollment, The Standard will mail an enrollment packet to the homes of eligible employees.

Completed LTD enrollment authorization forms should be returned to their personnel office for processing. Coverage begins the first of the following month after the premium has been deducted from an employee's pay warrant.

Basic Group Term Life Insurance Program

All active, managerial, supervisory, confidential, and excluded employees of the State are provided with a State-paid Basic Group Term Life Insurance Plan. Employees who work half-time or greater and are designated permanent or who work in a limited term position with a time base greater than 6 months are eligible. Employees designated managerial have \$50,000 of coverage and employees designated supervisory or confidential have \$25,000 of coverage. Enrollment is automatic. The current carrier is Metropolitan Life Insurance Company (MetLife) and can be reached at (800) 252-8524.

Supplemental Life Insurance Program

Employees enrolled in the Basic Group Term Life Insurance Plan are eligible to purchase additional life insurance. Under the MetLife voluntary Supplemental Life Insurance Program, employees can purchase additional coverage in increments of \$10,000 up to \$200,000 or four times their basic annual earnings, whichever amount is less.

Dependent coverage option

Employees can purchase additional life insurance coverage for their spouse/domestic partner and dependent children. The plan provides \$7,500 of coverage for a spouse or domestic partner and each unmarried dependent child from 6 months to 23 years old and \$750 coverage for a dependent child from birth to 6 months old. The monthly premium for dependent coverage is \$1.85 if an employee is under age 65 and \$7.25 if 65 or older.

Retirement/Separation/Leave of Absence

Employees may continue their basic/supplemental coverage at their own expense. Employees must contact MetLife prior to retirement, separation, or a leave of absence.

Reporting a Death

Departmental personnel offices are responsible for immediately reporting the death of a covered employee to MetLife at (800) 252-8524. Employees should report the death of a covered spouse, registered domestic partner or dependent directly to MetLife.

Common Carrier Travel and Accident Insurance

The Common Carrier Travel and Accident Insurance Program is a State-paid benefit provided for managers, supervisors, confidential and excluded employees that are required to travel on State business away from the premises where he/she is permanently assigned. Departmental personnel offices are responsible for reporting the covered loss to the Department of General Services at (916) 376-5278.

Need more information?

Questions regarding the Long Term Disability, Basic Group Term Life Insurance, Supplemental Life Insurance, and Common Carrier Travel and Accident Insurance Programs may be directed to DPA, Benefits Division at (916) 324-0533.

For More Information

Benefits Division

(916) 322-0300
CALNET 492-0300

ARAG Group
Group Legal Services Plan
1-866-762-0972

Dental Program
(916) 324-0525
CALNET 454-0525

Employee Assistance Program
MHN (Managed Health Network)
1-866-327-4762

FlexElect Program
(916) 327-6429
CALNET 467-6429

Health Promotion Program
(916) 324-9398
CALNET 454-9398

Merit Award Program
(916) 324-0522
CALNET 454-0522

Pre-Tax Parking Program
Travel & Relocation Program
Van Pool Program
(916) 324-0526
CALNET 454-0526

Rural Health Care Program
(916) 327-1439
CALNET 467-1439

Vision Service Plan
1-800-877-7195 or
(916) 851-5000

Workers' Comp. Program
(916) 445-9792
CALNET 485-9792

Savings Plus Program
1-866-566-4777
saveplus@dpa.ca.gov

DPA Fax Numbers

Benefits Division
(916) 322-3769
CALNET 492-3769

Savings Plus Program
(916) 327-1885
CALNET 467-1885

TDD (Any unit in DPA)
(916) 327-4266
CALNET 467-4266